

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Solia Hines</b>               | Social Security number or ITIN | xxx-xx-4722 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>16-30110-RG</b>               |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Solia Hines  
aka Solia Cecelia Hines

12/10/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Solia Hines  
Debtor(s)

Case No. 16-30110-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 10, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Solia Hines, 9 Wolcott Terrace, Newark, NJ 07112-1621  |
| cr        | + NCC HOLDINGS LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437   |
| 516456565 | + Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890   |
| 516456566 | + Bsi Financial Services, 314 S Franklin St, Titusville, PA 16354-2168   |
| 516456567 | + Coml Accept, 2 W. Main St, Shiremanstown, PA 17011-6326  |
| 516456570 | + Equifax, PO BOX 740241, Atlanta, GA 30374-0241   |
| 516456572 | + Experian, PO BOX 9701, Allen, TX 75013-9701  |
| 516456573 | ++ FIRST FINANCIAL RESOURCES INC, 495 OLD CONNECTICUT PATH, SUITE 220, FRAMINGHAM MA 01701-4567 address filed with court., First Financial Resour, One Clarks Hill, Framingham, MA 01702   |
| 516456575 | + Hyundai Finc, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  |
| 516456578 | + Natarsia Mccalla, 9 Wolcott Ter., Newark, NJ 07112-1621  |
| 516456579 | #+ Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955   |
| 516456580 | + Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437   |
| 516456581 | + Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845  |
| 516456583 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 516456584 | State of New Jersey, Division of Revenue, PO BOX 262, Trenton, NJ 08646-0262   |
| 516456585 | + State of New York, Albany Couny Clerk, 32 N Russell Road, Albany, NY 12206-1306  |
| 516456586 | + Trans Union, PO BOX 2000, Chester, PA 19016-2000   |

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Dec 10 2020 22:23:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 10 2020 22:23:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + EDI: DRIV.COM                            | Dec 11 2020 02:03:00 | Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088   |
| 516456562 | + EDI: AAEO.COM                            | Dec 11 2020 02:03:00 | Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672   |
| 516485488 | + EDI: PHINAMERI.COM                       | Dec 11 2020 02:03:00 | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853   |
| 516456564 | + EDI: PHINAMERI.COM                       | Dec 11 2020 02:03:00 | AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145  |
| 516456563 | + EDI: PHINAMERI.COM                       | Dec 11 2020 02:03:00 | AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853  |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 32

|           |                                   |                      |  |
|-----------|-----------------------------------|----------------------|--|
| 516456568 | + EDI: CCS.COM                    | Dec 11 2020 02:03:00 | Credit Collections Svc, Po Box 773, Needham, MA 02494-0918                 |
| 516456569 | + EDI: CCS.COM                    | Dec 11 2020 02:03:00 | Credit Collections Svc, Po Box 607, Norwood, MA 02062-0607                 |
| 516456571 | + Email/Text: bknotice@ercbpo.com | Dec 10 2020 22:23:00 | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  |
| 516456574 | + EDI: HY11.COM                   | Dec 11 2020 02:03:00 | Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809 |
| 516456576 | EDI: IRS.COM                      | Dec 11 2020 02:03:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346         |
| 516456577 | EDI: JEFFERSONCAP.COM             | Dec 11 2020 02:03:00 | Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303      |
| 516498509 | + EDI: DRIV.COM                   | Dec 11 2020 02:03:00 | Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284        |
| 516456582 | + EDI: DRIV.COM                   | Dec 11 2020 02:03:00 | Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244           |

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 516685299 |               | NCC HOLDINGS LLC   |
| 516497730 | *+            | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853 |
| 519023721 | *+            | Solia Hines, 9 Wolcott Terrace, Newark, NJ 07112-1621  |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Denise E. Carlon    | on behalf of Creditor NCC HOLDINGS LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com               |
| John R. Morton, Jr. | on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com mortoncraigecef@gmail.com |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Rebecca Ann Solarz  |  |

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 32

on behalf of Creditor New Jersey Community Captial Fund #1 rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor NCC HOLDINGS LLC rsolarz@kmlawgroup.com

Scott E. Tanne

on behalf of Debtor Solia Hines ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 6